Certificate Number: 01401-PAE-DE-029689932

Bankruptcy Case Number: 12-15388



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>August 6, 2017</u>, at <u>8:37</u> o'clock <u>PM EDT</u>, <u>Marybeth Gutches</u> completed a course on personal financial management given <u>by internet</u> by <u>GreenPath</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Eastern</u> District of Pennsylvania.

Date: August 6, 2017 By: /s/Jeremy Lark

Name: Jeremy Lark

Title: FCC Manager